

<i>SERFF Tracking Number:</i>	<i>UHLC-126202034</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>42791</i>
<i>Company Tracking Number:</i>	<i>TV259</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS05G.001 Plan A</i>
	<i>Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Infomercial/TV259</i>		

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement

SERFF Tr Num: UHLC-126202034 State: ArkansasLH

TOI: MS05G Group Medicare Supplement -  
Standard Plans

SERFF Status: Closed

State Tr Num: 42791

Sub-TOI: MS05G.001 Plan A

Co Tr Num: TV259

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Michelle Ambach

Disposition Date: 07/23/2009

Date Submitted: 06/24/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Infomercial

Status of Filing in Domicile: Pending

Project Number: TV259

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Association

Filing Status Changed: 07/23/2009

Explanation for Other Group Market Type:

State Status Changed: 07/23/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This advertising infomercial is an invitation to inquire. The Policy Form Number GRP79171 GPS-1 will appear in the disclaimer paragraph on the attached television script. We would like to inform the Department that the component numbers will appear in the lower left had side of the first screen when the infomercial airs. We have enclosed the script for your information.

SERFF Tracking Number: UHLC-126202034 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42791

Company Tracking Number: TV259

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans

Product Name: Medicare Supplement

Project Name/Number: Infomercial/TV259

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
680 Blair Mill Rd. (215) 902-8444 [Phone]  
Horsham, PA 19044 (215) 902-8813[FAX]

### Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut  
450 Columbus Boulevard Group Code: 707 Company Type: Life and Health  
PO Box 150450  
Hartford, CT 06115-0450 Group Name: State ID Number:  
(860) 702-5000 ext. [Phone] FEIN Number: 36-2739571  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation: state required filing fee  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$25.00	06/24/2009	28786827

*SERFF Tracking Number:* UHLC-126202034 *State:* Arkansas  
*Filing Company:* UnitedHealthcare Insurance Company *State Tracking Number:* 42791  
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*TOI:* MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans  
*Product Name:* Medicare Supplement  
*Project Name/Number:* Infomercial/TV259

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Stephanie Fowler	07/23/2009	07/23/2009

SERFF Tracking Number:	UHLC-126202034	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	42791
Company Tracking Number:	TV259		
TOI:	MS05G Group Medicare Supplement - Standard Plans	Sub-TOI:	MS05G.001 Plan A
Product Name:	Medicare Supplement		
Project Name/Number:	Infomercial/TV259		

## Disposition

Disposition Date: 07/23/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126202034 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42791  
Company Tracking Number: TV259  
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans  
Product Name: Medicare Supplement  
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Item Type	Item Name	Item Status	Public Access
Form	INFOMERCIAL SCRIPT	Filed	Yes

SERFF Tracking Number: UHLC-126202034 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42791  
 Company Tracking Number: TV259  
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
 Plans  
 Product Name: Medicare Supplement  
 Project Name/Number: Infomercial/TV259

## Form Schedule

Lead Form Number: TV259

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	TV259	Advertising	INFOMERCIAL SCRIPT	Initial		45	TV259 ALL STATES.pdf

[Script]

CLIENT UnitedHealthcare/AARP

PRODUCT Medicare Supplement Insurance

TITLE Medicare At A Glance

VERSION Re-Edit V5e

LENGTH 28.5-Minute

DATE 6/23/09

	VIDEO	AUDIO	
	<p><b>FADE UP: Music and visuals</b></p> <p><b>SUPER:</b> The following is a paid advertisement brought to you by UnitedHealthcare Insurance Company.</p> <p>Logo graphic that says: <b>AARP</b> Medicare Supplement Insurance insured by <b>UnitedHealthcare Insurance Company</b> (Henceforth referred to as: <i>UHC /AARP Lock-up Logo</i>)</p> <p><b>LEGAL:</b> The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.</p> <p>AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.</p> <p><b>LEGAL: Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.</b> All plans may not be available in your state/area.</p> <p><b>This is a solicitation of insurance. An agent may contact you.</b></p> <p>TV259</p>	<p><b>ANNCR (V.O.):</b> This show is brought to you by the United Healthcare Insurance Company, the proud provider of AARP Medicare Supplement Insurance plans.</p>	
<b>A.</b>	<b>CUT TO:</b> Full-screen shot of testimonial.	<b>Susan:</b> Navigating through the Medicare	

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	<p><b>SUPER:</b> Michael &amp; Susan, Phoenix, AZ</p> <p><b>SUPER: MEDICARE IS CONFUSING</b></p> <p><b>SUPER: (during first five testimonials):</b> The comments and personal opinions expressed here by the persons interviewed are their own. No compensation was provided to those interviewed.</p>	<p>system is very, very difficult; it's confusing, unless you have somebody to give you some guidance...</p>	
<b>B.</b>	<p><b>CUT TO:</b> Full-screen shot of testimonial. <b>SUPER:</b> Janice, Ft. Lauderdale, FL.</p> <p><b>SUPER: IF YOU'RE 65, YOU'RE MEDICARE ELIGIBLE</b></p>	<p><b>Janice:</b> I'm 64 and in April I'll be 65 so I've been doing a lot of reading up to try and decide</p>	
<b>C.</b>	<p><b>CUT TO:</b> Full-screen shot of testimonial. <b>SUPER:</b> Lillian, San Diego, California</p> <p><b>SUPER: HAVE YOU DECIDED ON YOUR MEDICARE CHOICES?</b></p>	<p><b>Lillian:</b> It's not something that you can just decide on a moment's notice.</p>	
<b>D.</b>	<p><b>CUT TO:</b> Full-screen shot of testimonial. <b>SUPER:</b> Michael &amp; Susan, Phoenix, AZ</p> <p><b>SUPER: MEDICARE DOESN'T COVER EVERYTHING</b></p>	<p><b>Susan:</b> Medicare is not adequate to cover all medical costs</p>	
<b>E.</b>	<p><b>CUT TO:</b> Full-screen shot of testimonial. <b>SUPER:</b> Burt, Ft. Lauderdale, FL</p> <p><b>SUPER: YOU MAY NEED MEDICARE SUPPLEMENT INSURANCE</b></p>	<p><b>Burt:</b>...there are certain services that still are not fully covered by Medicare</p>	
<b>F.</b>	<p><b>CUT TO:</b> Full-screen shot of testimonial. <b>SUPER:</b> Tommy, Portland, OR</p> <p><b>SUPER: YOUR HEALTH IS YOUR MOST VALUABLE INVESTMENT</b></p>	<p><b>Tommy:</b> ...I personally think that health is the most important thing that a person can have, regardless of what else, and if you are going to talk about your health, my health, cost is not all that important.</p>	
<b>1.</b>	<p><b>FREEZE:</b> Scroll through of pictures of seniors being active.</p> <p><b>SUPERS:</b> 65?</p>	<p><b>ANNCR (V.O.):</b> If you're turning 65 soon, are Medicare-eligible, or you're already age 65 or over but haven't signed up for Medicare...</p>	



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	<p>Medicare Eligible? Already Enrolled? We have Important Information for You.</p> <p><b>LEGAL:</b> AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.</p> <p><b>LEGAL:</b> Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4)</p>	<p>Or, even if you've already enrolled in a Medicare Supplement Plan...</p> <p><u>We have important information for you.</u> Understanding Medicare Today</p>	
2.	<p><b>FLASH CUT:</b> Of the information kit with "Medicare at a glance" booklet.</p> <p><b>SUPER:</b> Understanding Medicare Today</p>	<p>In the following program you'll discover how Medicare Supplement Insurance Plans...</p>	
3.	<p><b>CUT TO:</b> The book opens up to reveal all of the pages. A hand writes on a notebook, placed on top of the book on a table.</p> <p>A woman sits on a couch, talking with a couple about the Medicare plan.</p>	<p>...can help you keep your own doctors, select any specialist you prefer, and help pay the 20% of your medical expenses not covered by Medicare Part B.</p>	
4.	<p><b>CUT TO:</b> Wide shot of a TV news magazine style set propped with a flat-screen TV monitor. Our host (50+ male) and female co-host (30ish) are standing next to each other.</p> <p><b>LEGAL:</b> AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.</p>	<p>Music comes down (to hostess) <b>HE:</b> Hello Donna. (to camera) <b>SHE:</b> Hi Bob</p> <p><b>HE:</b> We're here today to shed some light on the comments you just heard from Medicare beneficiaries... to help you through the confusion about Medicare and the coverage options available once you turn 65.</p>	
5.	<p><b>ZOOM IN TO:</b> Full shot of monitor. Graphics resolve, followed by <b>UHC /AARP Lock-up Logo</b></p>	<p><b>SHE:</b> That's right Bob. Medicare is very complex. In fact, as one person just mentioned, it can be downright confusing. Working through all the available options can be overwhelming without any help.</p>	

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		<p><b>HE:</b> I'll be eligible myself in just a few years, and with the help of the good people behind AARP Medicare Supplement Insurance plans, I have familiarized myself with all the many choices available...</p>	
6.	<p><b>CUT TO:</b> Medium wide shot of hostess.</p>	<p><b>SHE:</b> And, my parents will be eligible for Medicare soon, so I wanted to help them through the process.</p> <p>Today, Bob and I will be passing along everything we've learned about Medicare coverage, to you!</p>	
7.	<p><b>CUT TO:</b> Medium shot of host and TV.</p> <p><b>SUPER:</b>  <i>"Medicare, the nation's largest health insurance program, covers over 40 million Americans."</i></p> <p>– Centers for Medicare &amp; Medicaid Services (<a href="http://www.cms.hhs.gov/DataCompendium/17_2007_Data_Compendium.asp#TopOfPage">http://www.cms.hhs.gov/DataCompendium/17_2007_Data_Compendium.asp#TopOfPage</a>)  Referenced 06/26/08</p> <p><b>LEGAL:</b> Please note that there may be penalties for late enrollment in Medicare Part B.</p>	<p><b>HE:</b> Thanks to the Federal Medicare Program, tens of millions of Americans can get the health care they need. But it's not automatic. You must sign up for it when you become eligible – typically when you turn 65. As Donna just said, you have many choices.</p>	
8.	<p><b>CUT TO:</b> B-roll of our locations around the country as the host continues in voice-over.</p> <p><b>SUPER:</b>  <b>(titles appear as appropriate)</b>  Ft. Lauderdale  Philadelphia  Phoenix  Portland  San Diego</p>	<p><b>HE (V.O.):</b> And, the decisions you make are important ones.</p> <p>Over the course of this program we'll be visiting with Medicare recipients from all around the country – ordinary people just like you – who've already gone through this process on their own.</p>	
9.	<p>Continued B-roll of our locations continues as the hostess chimes in with the voice-over narrative.</p>	<p><b>SHE (V.O.):</b> As you will see, people across the nation have similar concerns, needs and hopes.</p> <p>We'll do our best to clarify the most common misconceptions and introduce the choices</p>	

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		available once <u>you</u> are Medicare eligible.	
10.	<p><b>CUT TO:</b> Medium wide shot of set showing that the hostess is sitting on two chairs. She is flipping through the “Medicare At A Glance” guide. She puts it down, gets up and walks away.</p> <p><b>LEGAL:</b> Please note that there are certain situations in which enrollment in Medicare Part A is automatic and that there may be penalties for late enrollment in Medicare Part B.</p>	<p><b>SHE:</b> According to this guide, you shouldn’t “wait ‘til later” to make your decisions, as you may have fewer choices available to you if you wait. If you are approaching 65 soon, you should find out about Medicare now!</p> <p><b>HE:</b> So, your first decision is whether or not you want Medicare when you turn 65. Once you’re eligible you must sign up, enrollment doesn’t happen automatically.</p> <p><b>SHE (V.O.):</b> ...Something I keep telling my parents.</p>	
11.	<b>CUT TO:</b> Host and Hostess stand on both sides of screen, showing diagram of the “Medicare Decision Tree”	<b>HE (V.O.):</b> That’s good. Lets begin with an overview of Medicare basics and then we’ll get the opinions from the man [ <b>SHE interrupting</b> “And woman!”] on the street	
12.	<p><b>CUT TO:</b> Medium-wide shot of host and hostess now both flanking the TV. From here on she touches the screen to apparently initiate the on-screen graphics.</p> <p>This is a two line decision tree showing (on the left side) Part A with hospital icon, Part B with doctor icon + Part D with Rx icon + Medicare Supplement with star icon. And (on the right side) Part C with hospital icon and doctor icon + Part D with Rx icon.</p>	<b>HE (V.O.):</b> Generally speaking, Medicare consists of four parts – Part A and Part B, plus Part D which is an optional prescription drug insurance plan, and...	
13.	<b>CUT TO:</b> Medium-close shot of hostess.	<b>SHE:</b> [Interrupting] You skipped Part C... ...A, B [pause] D... what happened to C?	
14.	<p><b>ZOOM IN TO MONITOR</b></p> <p><b>SUPER:</b> Support points with on-screen text. Close up of only the right side of decision tree from above</p> <ul style="list-style-type: none"> <li>• Typically structured like HMOs</li> <li>• Approved by Medicare</li> <li>• Run by private companies</li> <li>• May require you to stay in a network or</li> <li>• Restrict you to a list of preferred</li> </ul>	<b>HE:</b> As for Part C, I’ll get to that... it’s also called Medicare Advantage. These plans are issued by private companies and offer the benefits of Medicare Parts A and B coverage.	

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	<p>physicians</p> <ul style="list-style-type: none"> <li>Typically have co-payments, co-insurance and deductibles</li> </ul>		
15.	<p><b>CUT TO:</b> Wide of hostess who gestures with quotes as she speaks.</p> <p><b>SUPER:</b>  <b>Medicare supplement insurance could save you up to thousands in out-of-pocket costs</b></p> <p>– Medicare Payment Advisory Commission (MedPAC). <i>A Data Book: Healthcare spending and the Medicare Program</i>, June 2008.  <a href="http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf">http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf</a> (15 Jan, 2009) p. 63,65.</p>	<p><b>SHE:</b> I guess that’s where it gets “complicated.” And that was a key concern for my parents, as it is for many others...</p> <p>While Medicare Part A and Part B are a great help, they do not cover everything.</p>	
16.	<p><b>CUT TO:</b> Medium-close shot of host.</p> <p><b>SUPER:</b> Medicare Decision Tree (left side) (below)  Helps with Hospital Costs + Part A Icon  Helps with approved doctor visits and outpatient surgeries + Part B icon</p> <p><b>LEGAL:</b> Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations. In some states, plans may be available to persons eligible for Medicare by reason of disability.</p>	<p><b>HE:</b> That’s right. Part A was intended to help with hospital costs but can leave you with a deductible to pay. Part B has a deductible too, and then covers 80% of approved services like doctor visits and outpatient surgeries, leaving you to pay the other 20%.</p>	
17.	<p><b>GRAPHIC:</b> Full-screen “cost sharing”:  (1) Deductibles – You pay. Plan Pays. With stacks of money icons  (2) Co payments – Hospital icon, doctor icon, Rx icon  (3) Cost sharing – bars showing 80% and 20%</p>	<p><b>HE (V.O.):</b> That could cost you more than a thousand dollars out-of-pocket if you were hospitalized. If you can’t afford that, or prefer more predictable out-of-pocket expenses, you’ll probably want some additional coverage. And you have choices...</p>	
18.	<p><b>GRAPHICS:</b>  <b>SUPER:</b> Medicare Decision Tree (left side) (below)  Helps with Hospital Costs + Part A Icon  Helps with approved doctor visits and outpatient surgeries + Part B icon</p>	<p><b>SHE (V.O.):</b> If you choose the first path, Part A gives you help with hospital costs, Part B helps with physician care and outpatient care.</p> <p><b>HE (V.O.):</b> After you enroll in Parts A and B, you can add a Medicare Supplement Insurance</p>	

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	<p>The left side is illuminated point-by-point</p> <p>And transitions into:</p> <p><b>SUPER:</b> Advantages of Medicare Supplement Plans</p> <ul style="list-style-type: none"> <li>• Covers out-of-pocket costs</li> <li>• Choose your own doctors</li> <li>• Does not require referrals for specialists</li> <li>• Benefits travel with you nationwide</li> </ul>	<p>plan. These plans cover many of the costs left not covered by Medicare Part A and B.</p> <p><b>SHE (V.O.):</b> And, if you want to keep your current doctors, a Medicare Supplement plan may be the choice for you.</p>	
	<b>SUPER: Logo lock-up</b>	<b>HE:</b> Good point.	
19.	<p><b>ZOOM IN TO MONITOR</b></p> <p><b>SUPER:</b> Medicare Advantage Plans (with three icons and following bullets)</p> <ul style="list-style-type: none"> <li>• Typically structured like HMOs</li> <li>• Approved by Medicare</li> <li>• Run by private companies</li> <li>• May require you to stay in a network or</li> <li>• Restrict you to a list of preferred physicians</li> </ul>	<p><b>SHE:</b> The other path, referred to as Part C, also called Medicare Advantage Plans, are typically structured like HMOs, approved by Medicare and run by private companies. Medicare Advantage plans may require you to stay in a network or restrict you to a list of preferred physicians.</p> <p><b>HE (V.O.):</b> And Medicare Advantage plans, like Parts A and B, typically have co-payments, co-insurance and deductibles.</p>	
20.	<b>CUT TO:</b> Medium-wide shot of host and hostess in front of back wall which has photos and testimonial.	<b>SHE:</b> Let's back up a bit. Let's see if people around the country know the difference between Medicare Part A and Part B?	
21.	<p><b>CUT TO:</b> Full-screen shot of monitor. <b>SUPER:</b> Michael, Ft. Lauderdale, FL</p> <p><b>SUPER:</b> The comments and personal opinions expressed here by the persons interviewed are their own. No compensation was provided to those interviewed.</p>	<b>Michael:</b> One covers doctors, the other covers hospital, but I'm not sure which is which. I think A covers the hospitals and B is the doctors.	
22.	<p><b>CUT TO:</b> Medium close shot of host.</p> <p><b>PAN TO:</b> Medium close shot of hostess next to monitor.</p>	<b>HE:</b> That's right!	
23.	<b>CUT TO:</b> Full-screen shot of monitor.	<b>SHE (o.c.):</b> Part A provides help with	

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	<b>GRAPHICS:</b> Medicare Decision Tree <b>SUPER:</b> Inpatient Hospital Costs + Part A icon Doctor Services and Outpatient Care + Part B icon	inpatient hospital costs. Part B helps with doctor's services and outpatient care.  <b>HE (o.c.):</b> The key point is this: <u>People need to know Medicare Parts A and B alone don't cover everything.</u>	
24.	<b>CUT TO:</b> Close-up of host.	<b>SHE:</b> But aren't we getting ahead of our story again?	
25.	<b>CUT TO:</b> Medium-wide shot of host and hostess now both flanking the TV.	<b>HE:</b> Yes, we should discuss who's even eligible for Medicare. <b>SHE:</b> Good point! Let the people speak...	
26.	<b>ZOOM INTO:</b> Full-screen shot of monitor. James and Sue appear in freeze frame.	<b>HE:</b> Do you know what's required to be eligible for Medicare?	
27.	<b>UNFREEZE:</b> Full-screen shot of James and Sue Oberg <b>SUPER:</b> James and Sue, Portland, OR	<b>Sue:</b> Yes, 65 and have social security or have a spouse that has social security.	
28.	<b>CUT TO:</b> TV. From here images appear in order. Image of icon holding birthday cake with a 65 on it <b>SUPER: Are You Eligible?</b> (1) You are 65 years old (2) You are a U.S. citizen (3) You or your spouse has paid Social Security for at least 10 years	<b>HE:</b> You're eligible to join Medicare when you are ONE, 65 years of age. TWO, are a U.S. Citizen or permanent resident, and THREE, you or your spouse has paid Social Security taxes for at least 10 years.	
29.	<b>CUT TO:</b> Medium-wide shot of host	<b>HE:</b> Some people under 65 with certain disabilities are also eligible for Medicare.	
30.	<b>CUT TO:</b> Close-up of hostess. She holds up the guide.	<b>SHE:</b> According to this FREE guide – you can enroll up to three months before your sixty-fifth birthday and three months after. So, you have a seven-month window around your birthday.	
31.		<b>SHE (o.c.):</b> If you meet all the Federal eligibility requirements Part A is available to you at no cost and Part B requires a premium	

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		that is deducted from your social security check.	
	<b>CUT TO: MINI Call To Action BELOW (cell 32, repeats again in cell 73 and 105)</b>		
32.	<p><b>ANIMATION:</b> Booklet refolds itself closed.</p> <p><b>CUT TO:</b> Customer Service Rep and Close-up of full inquiry kit.</p> <p><b>LEGAL:</b> The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.</p> <p>AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.</p> <p><b>LEGAL:</b> Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4)</p> <p><b>LEGAL: Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.</b> All plans may not be available in your state / area.</p> <p><b>SUPER:</b> 2.8 Million people have UnitedHealthcare Medicare Supplement insurance</p> <p><b>LEGAL:</b> Based on 2008 UnitedHealthcare enrollment data &lt;<a href="https://www.aarphealthcare.com/statistics">https://www.aarphealthcare.com/statistics</a>&gt;</p> <p><b>LEGAL:</b> AARP does not recommend health related products, services, insurance or</p>	<p><b>ANNCR (V.O.):</b> Call now to find out more about AARP Medicare Supplement Insurance Plans. You will get a personalized rate quote and a complete information kit with the materials you need to help you make a smart, informed decision.</p> <p>If you're turning 65 or older, or Medicare-eligible, get this FREE information kit and Medicare guidebook. It will help you navigate today's complex health care environment.</p> <p>As an AARP member you would be part of a group plan which means you will get group rates that are competitive. This means you'll join 2.8 million AARP Medicare Supplement insurance plan holders who have turned to UnitedHealthcare for their insurance needs.</p> <p>You need to be an AARP member to enroll, but you don't need to be a member to get this free information kit or compare rates. So, call now!</p>	

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	<p>programs. You are strongly encouraged to evaluate your needs.</p> <p><b>SUPER:</b> You must be an AARP member to enroll</p> <p><b>SUPER:</b> You don't have to be an AARP member to: <b>Get the free kit</b> <b>Compare rates</b></p> <p><b>LEGAL:</b> Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations. In some states, plans may be available to persons eligible for Medicare by reason of disability.</p> <p>This is a group Medicare Supplement Plan and you must be an AARP member to purchase this product.</p> <p><b>SUPER:</b> Call Now 1-800-XXX-XXXX TTY: XXX</p>		
33.	<p><b>CUT TO:</b> Medium shot of hosts flanking TV. <b>GRAPHICS:</b> Full-screen display of left side of decision tree with Part and Part B icons and "Optional Add-ons" + "Medicare Supplement Insurance Plan" super</p>	<p><b>HE:</b> Okay, let's get back to where we left off... If you want additional coverage beyond Medicare Part A and Part B... Which path do you want to take?</p>	
34.	<p><b>CUT TO:</b> Full-screen shot of monitor. <b>SUPER:</b> Michael, Ft. Lauderdale, FL</p> <p>Hosts speak from off-camera.</p> <p><b>SUPER:</b> The comments and personal opinions expressed here by the persons interviewed are their own. No compensation was provided to those interviewed</p>	<p><b>SHE (o.c.):</b> Just to be clear, you must first enroll in both A and B before you can apply for any additional coverage, like a Medicare Supplement Plan. So we should review what these parts cover before we move on...</p> <p><b>HE (o.c.):</b> Michael, you knew the difference between Part A and Part B, do you know the deductibles for them too?</p>	
35.	<p><b>CUT TO:</b> Full-screen shot of monitor. <b>SUPER:</b> Michael, Ft. Lauderdale, FL</p> <p>Hosts speaks.</p>	<p><b>Michael:</b> To tell you the truth I don't. No, I don't.</p> <p><b>SHE (o.c.):</b> Let me clarify... Before Part A and Part B start paying a share of your</p>	



## [Script]

		hospital and physician costs, you must first pay your deductibles.	
36.	<b>SUPER:</b> 2009 Medicare Deductibles and left side of decision tree [XXXX] + <b>Part A icon</b> + [XXX] + <b>Part B icon</b>	<b>HE (o.c.):</b> In [XXXX], the deductibles were [XXXX] for Part A and [XXX] for Part B. That means, a single night's stay in a hospital with only Medicare Part A coverage, could cost you over a thousand dollars.  <b>SHE:</b> That's why many people add coverage... like the AARP Medicare Supplement Insurance plan, insured by UnitedHealthcare Insurance Company. A Medicare Supplement Plan limits your out-of-pocket costs and helps pay for some approved costs not paid by Medicare Parts A and B.	
37.	<b>CUT TO:</b> Close-up of hostess.  Legal: Medicare Payment Advisory Commission (MedPAC). <i>A Data Book: Healthcare spending and the Medicare Program</i> , June 2008. < <a href="http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf">http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf</a> > (15 Jan, 2009) p. 63,65.	<b>SHE:</b> Medicare Supplement Insurance can help cover some or all of these expenses in Medicare Parts A and B that could cost you up to thousands of dollars in out-of-pocket expenses.	
38.	<b>CUT TO:</b> Close-up of host	<b>HE:</b> Medicare was never intended to cover everything... And, relying only on Medicare could leave you with a lot of out-of-pocket expenses.	
39.	<b>CUT TO:</b> Full-screen shot of James, Portland, OR	<b>James:</b> It covers 80%, it doesn't cover the full amount, so you either have to have your own health insurance or Medicare supplemental insurance to cover the additional 20%.	
40.	<b>SUPER:</b> James, Portland, OR  Host speaks from wide shot.	<b>HE (o.c.):</b> So in your opinion is supplement insurance a necessity?  <b>James:</b> Oh, it is a good deal. I mean with health insurance costs somebody paying 80%, that's pretty good. But it doesn't cover 100%.	

## [Script]

41.	<b>PAN TO:</b> Close up of hosts	<p><b>HE:</b> That means you are NOT covered for 20% of Part B expenses that could amount to thousand of dollars in out-of-pocket costs.</p> <p><b>SHE:</b> But Medicare Parts A and B were clearly not designed to cover everything... That's why a Medicare Supplement plan is important.</p>	
42.	<p><b>CUT TO:</b> Full-screen shot of Nancy and Corwin "Corkey" on the monitor. (On the signed releases he wrote Corwin, but in the video, he spells his name "Corkey")</p> <p><b>SUPER:</b> Nancy &amp; "Corkey", Phoenix, AZ</p>	<b>Corwin:</b> It picks up where the other leaves off...	
43.	<b>CUT TO:</b> Close-up of hostess.	<b>SHE:</b> So in your opinion, it's worth the added expense?	
44.	<b>CUT TO:</b> Full-screen shot Nancy and "Corkey", Phoenix, AZ	<p><b>Corwin:</b> Absolutely.</p> <p><b>Nancy:</b> Definitely. (Same time)</p>	
45.	<p><b>CUT TO:</b> Medium close-up of host.</p> <p><b>CUT TO:</b> B-roll footage of seniors dancing</p> <p><b>CUT TO:</b> Close up of hostess</p>	<p><b>HE:</b> And, Medicare Supplement Insurance Plans don't just cover your out-of-pocket costs. These plans also let you choose your own doctors, do not require referrals for specialists, and your benefits travel with you nationwide.</p> <p><b>SHE:</b> And, when compared to Medicare alone, it provides you better protection against unexpected medical costs that can happen to any of us.</p>	
46.	<b>CUT TO:</b> Wide shot of whole set. Host walks to hostess and joins her.	<b>SHE:</b> ... there are other solutions and everyone needs to decide what best suits their situation...	
47.	<b>CUT TO:</b> Medium-close shot of host and hostess together on sofa now.	<b>HE:</b> UnitedHealthcare offers Medicare Supplement Insurance plans that carry the AARP name... but as you said....	
48.		<b>HE (o.c.):</b> ...the right decision for you depends upon your own needs and your individual budget.	

## [Script]

49.	<b>CUT TO:</b> Full screen shot of Lillian <b>SUPER:</b> Lillian, San Diego, California	<b>Lillian (V.O.):</b> Coming out of retirement and starting to research, again my background was with health benefits...  ... it's not something you can just decide on a moment's notice.	
50.	<b>CUT TO:</b> Close-up of "Medicare at a glance" booklet.	<b>Lillian (V.O.):</b> There are a lot of comparisons and of course, all of the supplemental insurance companies are very helpful, always willing to send a package or a brochure on their coverage.	
51.	<b>CUT TO:</b> Medium close-up of host.  <b>CUT TO:</b> Full-screen shot of monitor just as Lillian speaks <b>SUPER:</b> Lillian, San Diego, CA	<b>HE:</b> Can you tell me what your plan is?  <b>Lillian:</b> ... It's UnitedHealthcare. I'm very well satisfied with it.	
52.	Full-screen shot of testimonial. <b>SUPER:</b> Tommy, Portland, OR <b>SUPER:</b> The comments and personal opinions expressed here by the persons interviewed are their own. No compensation was provided to those interviewed <b>SUPER:</b> Please note that monthly plan premiums are required. Experience may not be typical.	<b>Tommy:</b> I have for the past 18 years been on AARP and UnitedHealthcare. 18 years, I've had 3 major operations, numerous other ailments, and I have never paid a dime.  ...That's why I'm sitting here. Because I am thoroughly pleased with them.	
53.	<b>CUT TO:</b> Medium-close shot of host and back wall monitor.	<b>HE:</b> Can you tell us about your Medicare coverage?	
54.	<b>CUT TO:</b> Medium close shot of Selma <b>SUPER:</b> Selma, Phoenix, AZ	<b>Selma:</b> I am on A and B	
55.	<b>CUT TO:</b> Host	<b>HE:</b> Just to review what we've already covered, can you tell me the difference between A and B?	
56.	<b>CUT TO:</b> Full-screen shot of monitor just as Lillian speaks	<b>Lillian:</b> Your Part A would be coverage for hospital and the bills related to a hospital stay, your Part B would be the doctor's office.	
57.	<b>CUT TO:</b> Hosts	<b>HE:</b> Right. Part A helps pay for hospital costs	

[Script]

		and Part B covers about 80% of approved physician and outpatient costs. And you must enroll in both A and B before you can apply for any additional coverage...	
58.	<b>CUT TO:</b> Full-screen shot of monitor just as Carol speaks <b>SUPER:</b> Carol, Phoenix, AZ	<b>Carol:</b> It supplements Medicare. Medicare pays and then it comes behind and picks up what is not paid of the Medicare approved bill.	
59.	<b>CUT TO:</b> Medium-close shot of host and hostess flanking the TV.  <b>ZOOM IN TO:</b> Full shot of monitor.	<b>HE:</b> It is important to remember that the Medicare program was never intended to pay for everything, and it serves many people very well. Perhaps we should explain in more detail some of the reasons people choose to add supplemental coverage...	
60.	<b>CUT TO:</b> Close up as she touches the screen to apparently initiate the appearance of copy points on screen.  <b>SUPER:</b> <b>Medicare Supplement Plans* pay for:</b> <ul style="list-style-type: none"> <li>• Part A Deductibles</li> <li>• Part B Deductibles</li> <li>• 20%/80% Co-Insurance Payments</li> <li>• Additional Hospital Days Beyond Part A</li> </ul> *Depending upon the plan selected	<b>SHE (o.c.):</b> Generally speaking, and depending upon the plan, a Medicare Supplement can help people avoid some or all of the costs that Part A and Part B don't cover...  <b>HE (o.c.):</b> Things like deductibles, co-pays and excess provider charges, some preventive services, additional days in the hospital after you've used up your Part A benefits and other benefits depending on the plan...	
61.	<b>CUT TO:</b> Medium-close shot of host and hostess.  <b>PAN AND ZOOM TO:</b> Full shot of monitor.  <b>SUPER: Plans Designated as A-L</b>  Disclaimer: The types of the standardized plans differ in Massachusetts, Minnesota and Wisconsin.  <b>Graphic representation grid of the 12 standardized A-L plans. Slow pan down.</b>	<b>SHE:</b> And, as I keep reminding my own parents, they'll have the freedom to see their own doctors because they don't have to worry about networks or referrals with a Medicare Supplement plan.  There are many Medicare Supplement Insurance plans to choose from.  Basically there are twelve standardized plans available designated by the letters A through L in most states.  <b>HE:</b> These letters have no relationship to Medicare Part A, B, C and D.	

[Script]

Benefits	A	B	C	D	E	F	G	H	I	J	K	L
Basic benefits												
Part A deductible												
Pay 50% of the Part A deductible												
Pay 75% of the Part A deductible												
Part B deductible												
Part B excess charge (80%)												
Part B excess charge (100%)												
Skilled nursing facility co-insurance												
Pay 50% of the Skilled Nursing co-insurance												
Pay 75% of the Skilled Nursing co-insurance												
Foreign travel emergency care												
At-home recovery												
Preventative Care												

**SHE:** The A through L Medicare Supplement plans vary in how they fill the various holes in Medicare Part A and Part B coverage... letting you choose the plan that best covers your individual needs and budget.

**HE:** These Medicare Supplement policies are not government benefits like Part A and Part B. They are insurance policies available from private companies like UnitedHealthcare.

**SHE:** And it's nice to know that UnitedHealthcare offers a wide range of plans.

- 62. CUT TO:** Medium-wide shot of host and hostess flanking the TV.
- SUPER ACROSS WHOLE FRAME:**  
**Not all plans are available in all states.**
- Legal: Rates are subject to change. Any rate change will apply to all members of the same class insured under your plan who reside in your state.
- Legal: **Your policy can never be canceled as long as you pay your premiums when due and submit factually correct enrollment information**
- Legal: Please note: In Connecticut, Massachusetts, New York and Vermont, acceptance is guaranteed any time.

**HE:** You are guaranteed the right to buy a Medicare Supplement plan during your open enrollment period – the six months following your 65<sup>th</sup> birthday and enrollment in Part B.

**SHE:** Your policy can never be cancelled as long as you pay your premiums when they are due.

**HE:** You can pick the plan that best suits you.

**SHE:** Medicare Supplement Plans let you apply at any time with no closed periods. And you can drop or change your Medicare Supplement policy whenever you like.

- 63. CUT TO:** B-roll footage of someone reviewing a kit.

**SHE:** So with all these choices, you're probably wondering where to turn for advice. AARP is one suggestion- you can call or go online to their website. They're a great source for information. And, putting their name on these plans impressed my parents...

- 64. CUT TO:** Medium-close shot of host and TV.

**HE:** But, let's hear where a few other people have turned for help...

## [Script]

65.	<p><b>CUT TO:</b> Wide shot of the whole set. Host and hostess walk back to monitor as we hear the speaker begin.</p> <p><b>SUPER:</b> Sam, Philadelphia, PA</p>	<p><b>Sam (V.O.):</b> I ahh, shopped all over. To be very honest with you.</p>	
66.	<p><b>CUT TO:</b> Full-screen shot of monitor.</p> <p><b>SUPER:</b> Judy and Wayne, Phoenix, AZ</p>	<p><b>Judy:</b> Everybody was sending me stacks and stacks and stacks. And it was almost, overwhelming.</p>	
67.	<p><b>CUT TO:</b> Full-screen shot of monitor.</p> <p><b>SUPER:</b> Sam, Philadelphia, PA</p>	<p><b>Sam:</b> ... Naturally, there are many different price ranges. You have to pick the one that suits you best. Both by what you get from them and also the amount of money you want to spend.</p>	
68.	<p><b>CUT TO:</b> Full-screen shot of monitor.</p> <p><b>SUPER:</b> Ira and Adrian, Phoenix, AZ</p> <p>Host speaks from off camera.</p> <p><b>SUPER:</b> This program is a paid advertisement brought to you by UnitedHealthcare Insurance Company.</p>	<p><b>Ira:</b> We went through the Internet, we called different companies to find out what might be best...</p> <p><b>HE (o.c.):</b> Was the AARP name important to you?</p> <p><b>Ira:</b> That, and the fact that it was, I believe, underwritten by UnitedHealthcare.</p>	
<b>CUT TO 2:00 MINUTE Call To Action (cell 73 repeat again in cells 120-125)</b>			
69.	<p><b>GRAPHIC INTRO:</b> Someone reviewing bills and information kit. Mounting paperwork.</p> <p><b>SUPER:</b>  <i>"Health care spending continues to rise at the fastest rate in our history."</i></p> <p>– The National Coalition on Health Care          "Health Insurance Costs: Facts on the Cost of Health Insurance and Health Care" 2008  <a href="http://www.nchc.org/facts/cost.shtml">http://www.nchc.org/facts/cost.shtml</a> (June 26, 2008)</p> <p><b>LEGAL:</b> The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other</p>	<p><b>ANNCR (v.o.):</b>          Medicare is a great program that serves tens of millions of Americans. But it doesn't cover everything. And, the cost of health care has continued to rise in recent years. These things make Medicare Supplement Insurance more important than ever.</p>	

[Script]

<p>services. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.</p> <p>AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.</p> <p><b>SUPER:</b> Call Now 1-800-XXX-XXXX TTY XXX</p>		
<p><b>CUT TO:</b> Close-up of “Medicare at a glance” booklet.</p> <p><b>LEGAL:</b> Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4).</p>	<p>Finding the right coverage can be very challenging.</p> <p>Why not call for your free information kit and Medicare guide... And find out about the range of AARP Medicare Supplement Plans available to you from UnitedHealthcare Insurance Company.</p>	
<p><b>SUPER:</b> Call Now 1-800-XXX-XXXX TTY: XXX</p>	<p>Call today to find the right plan for your individual needs.</p>	
<p><b>SUPER:</b></p> <ul style="list-style-type: none"><li>• <b>Keep Or Choose Your Doctor</b></li><li>• <b>No Referrals Required</b></li><li>• <b>Get Competitive Rates</b></li></ul>	<p>Is it important to you to choose your own doctor?</p> <p>Does the phrase “no referrals needed” sound good to you?</p> <p>Are you looking for competitive rates?</p>	
<p><b>CUT TO:</b> B-roll montage retirees enjoying life</p> <p><b>SUPER:</b> <i>2.8 million people have UnitedHealthcare Medicare Supplement Insurance</i> – Based on 2008 UnitedHealthcare enrollment data <a href="https://www.aarphealthcare.com/statistics">https://www.aarphealthcare.com/statistics</a>&gt;</p> <p><b>LEGAL:</b> Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. All plans may not be available in your state / area.</p>	<p>Learn why these Medicare Supplement Plans are the choice of millions of people who know and trust the AARP Medicare Supplement plans for their health care needs. AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company help to cover some of the medical expenses not paid by Medicare alone. This could save you thousands of dollars in out-of-pocket expenses.</p> <p>And a Medicare Supplement Plan can even</p>	

[Script]

	<p><b>Medicare supplement insurance could save you thousands in out-of-pocket costs</b> - Medicare Payment Advisory Commission (MedPAC). <i>A Data Book: Healthcare spending and the Medicare Program</i>, June 2008. &lt;<a href="http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf">http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf</a>&gt; (15 Jan, 2009) p. 63,65.</p> <p><b>LEGAL:</b> AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.</p> <p>.</p>	<p>work hand-in-hand with any stand-alone Part D prescription drug plan.</p>	
	<p><b>SUPER:</b></p> <ul style="list-style-type: none"><li>• <b>Nationwide Coverage</b></li><li>• <b>Apply Year Round</b></li><li>• <b>Virtually No Claim Forms</b></li></ul>	<p>Are you looking for benefits that travel with you – nationwide? Do you want a plan that doesn't lock you in and lets you apply anytime, year-round? Prefer to do away with virtually all claim forms?</p>	
	<p><b>CUT TO:</b> Customer Service Rep taking calls <b>SUPER:</b> Call Now 1-800-XXX-XXXX TTY: XXX</p>	<p>Call now to find out about AARP Medicare Supplement Insurance plans.</p>	
	<p><b>CUT TO:</b> B-roll montage of retirees enjoying life <b>SUPER:</b> Call Now 1-800-XXX-XXXX TTY: XXX</p>	<p>If you're turning 65 or older, or Medicare-eligible, get this FREE information kit and Medicare guidebook. It will help you navigate today's complex health insurance environment.</p>	
	<p><b>CUT TO:</b> Close-up of "Medicare at a glance" booklet.</p> <p><b>SUPER:</b> You must be an AARP member to enroll</p> <p><b>SUPER: CALL NOW!</b> <b>You don't have to be an AARP member to:</b> <b>Get the FREE kit</b></p>	<p>And then feel great about making your own smart, informed decision. You need to be an AARP member to enroll, but you don't need to be a member to get this free information kit or compare rates. So, call now!</p>	



[Script]

	<p><b>Compare Rates</b></p> <p><b>LEGAL:</b> Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations. In some states, plans may be available to persons eligible for Medicare by reason of disability.</p> <p>This is a group Medicare Supplement Plan and you must be an AARP member to purchase this product.</p> <p><b>SUPER:</b> Call Now 1-800-XXX-XXXX TTY: XXX</p>		
70.	<p><b>CUT TO:</b> Medium-close shot of hostess at TV. <b>GRAPHICS:.</b> Medicare Decision Tree (left side) (below) Inpatient Hospital Costs + Part A Icon Doctor visits and outpatient care + Part B icon</p>	<p><b>HE:</b> Welcome back. Earlier in the show we explained that Part A helps pay for hospital costs and Part B covers about 80% of approved physician and outpatient costs.</p> <p><b>SHE:</b> And you must enroll in both A and B before you can apply for any additional coverage... But, I think everyone is pretty clear about Medicare Part A and B at this point, but we have barely touched on Part C.</p>	
71.	<p><b>CUT TO:</b> Close up as she touches the screen to apparently initiate the appearance of copy points on screen.</p> <p><b>SUPER:</b> Medicare Advantage Plans (with three icons and following bullets)</p> <ul style="list-style-type: none"> <li>• Typically structured like HMOs</li> <li>• Approved by Medicare</li> <li>• Run by private companies</li> <li>• May require you to stay in a network or</li> <li>• Restrict you to a list of preferred physicians</li> <li>• Typically have co-payments, co-insurance and deductibles</li> </ul> <p><b>SUPER:</b> <b>Medicare Advantage Plans</b></p>	<p><b>HE (o.c.):</b> Medicare Part C plans are usually referred to as “Medicare Advantage” plans. While Congress added these plans to give Medicare participants more choices, Medicare Advantage plans are issued by private companies, and offer Part A and Part B coverage. These plans may have co-payments, and the terms of coverage and benefits can change from year to year.</p>	

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	<ul style="list-style-type: none"> <li>• Most Limit You To A Service Network</li> <li>• Many Have Co-Insurance Payments</li> <li>• Premiums &amp; Terms Can Change Yearly</li> </ul>		
72.	<p><b>CUT TO:</b> Full screen shot of monitor  <b>SUPER:</b> Nancy &amp; “Corkey”, Phoenix, AZ</p>	<p><b>Nancy:</b> It seems like each company offered something a little bit more, something a little bit different and until you put it all together and decide what your own needs are and where you’re going to fit the best, it can get very confusing.</p>	
73.	<p><b>CUT TO:</b> Close up of hostess.</p>	<p><b>SHE:</b> But one of the biggest differences is this: typically, many Medicare Advantage plans restrict you to a network where you are limited to the physicians in that “service area”... while Medicare Supplement plans allow you to keep your own doctor or choose any physician who accepts Medicare patients.</p> <p><b>HE (o.c.):</b> And you don’t need a referral to see a specialist.</p>	
74.	<p><b>CUT TO:</b> Full-screen shot of monitor.  <b>SUPER:</b> John &amp; DeAnne, Phoenix, AZ</p> <p><b>SUPER:</b> The comments and personal opinions expressed here by the persons interviewed are their own. No compensation was provided to those interviewed</p>	<p><b>DeAnne:</b> I don’t want to be told who could be your physician ...</p>	
75.	<p><b>CUT TO:</b> Full-screen shot of monitor.  <b>SUPER:</b> Ann, Phoenix, AZ</p>	<p><b>Ann:</b> ...I just feel very uncomfortable needing to use a doctor that someone else has chosen</p>	
76.	<p><b>CUT TO:</b> Full-screen shot of monitor.  <b>SUPER:</b> Martin, Philadelphia, PA</p>	<p><b>Martin:</b> ...if my primary doctor tells me that I have to see so and so, well I’m not playing games. Why do I need a referral when my main doctor told me you’ve got to have this done or that done. So it’s a pain.</p>	
77.	<p><b>CUT TO:</b> Wide shot of whole set. Host walks to hostess and joins her.</p>	<p><b>HE:</b> People generally seem to feel very strongly about choosing their own doctors and specialists.</p>	
78.	<p><b>CUT TO:</b> Medium-close shot of host and</p>	<p><b>SHE:</b> ...And, most Medicare Advantage plans</p>	

# [Script]

	hostess together on chairs.	have network restrictions that limit your choices. For example you might not be covered if you need to see a doctor for routine care while outside your service area or network... important to retirees who travel extensively.	
79.		<b>HE:</b> But even with network restrictions, Medicare Advantage plans may still be right for some people. It's important that everyone do his or her own homework. There is not one choice that is right for every person, situation or medical need.	
80.	<b>CUT TO:</b> Full screen shot of monitor <b>SUPER:</b> Robert, Ft. Lauderdale, Florida  <b>CUT TO:</b> B-roll shots of seniors playing bridge	<b>Robert (V.O.):</b> To me that's the most important, feature of the plan. That I have complete freedom.  ...wherever I were to go, I've got, what I believe to be, complete coverage.	
81.	<b>CONTINUED B-ROLL:</b> More shots on the people enjoying life.	<b>Robert (V.O.):</b> ...I've got a, plan which I think the price is right. And, ah, it doesn't have the limitations ...	
82.	<b>CONTINUED B-ROLL:</b> More shots of people enjoying life.  Man takes a ball marker out of his pocket and spots it on the green on the word "pocket"	<b>Robert (V.O.):</b> It's like a no-brainer.  ... and I'm not concerned about, any additional payments, out of pocket.	
83	<b>CUT TO:</b> Wide shot of host and hostess	<b>SHE:</b> But, you do get a competitive group rate if you go with a group plan, like the one offered by UnitedHealthcare that carries the AARP name.	
84.	<b>CUT TO:</b> Full-screen shot of monitor. <b>SUPER:</b> Robert, Ft. Lauderdale, FL	<b>Robert:</b> ...I was satisfied that I was getting the right product.	
85.	Full-screen shot of testimonial.  <b>SUPER:</b> John & DeAnne, Phoenix, AZ <b>SUPER:</b> The comments and personal opinions	<b>DeAnne:</b> Some friends and I did a lot of reading and I took the booklet and made a decision, you know, which one's the best plan for me.	

## [Script]

	expressed here by the persons interviewed are their own. No compensation was provided to those interviewed		
86.	<b>CUT TO:</b> Wide shot of the whole set. Host and hostess enter set and walk as they talk back to the monitor.	<b>HE:</b> We started to discuss the differences between Medicare Supplement Insurance and Medicare Part C, also called Medicare Advantage plans. <b>SHE:</b> I think some people may still be confused about the names...	
87.	<b>CUT TO:</b> Medium shot of host and TV.	<b>HE:</b> Let's see...	
88.	<b>ZOOM IN TO MONITOR</b>  <b>SUPER:</b> Pat, Phoenix, AZ	<b>Pat:</b> ...Part C maybe, no	
89.	<b>CUT TO:</b> Full screen shot of monitor <b>SUPER:</b> Virginia, Ft. Lauderdale, FL	<b>Virginia:</b> No, Part D is that the, uh, supplement, the, uh, uh, medicine?	
90.	<b>CUT TO:</b> Close-up shot of hostess.	<b>SHE:</b> An AARP Medicare Supplement plan can be paired with Medicare Part D prescription drug coverage, to give you more complete coverage.	
91.	<b>CUT TO:</b> Full-screen shot of monitor. <b>SUPER:</b> Jim & Margie, Portland, OR	<b>Margie:</b> I know what D is. Well, D is the government plan, I believe, for your drug coverage. <b>Jim:</b> I'm not familiar with C. <b>Margie:</b> I'm not really familiar with C either.	
92.	<b>CUT TO:</b> Medium-wide shot of host and hostess now both flanking the TV.  <b>SUPER:</b> This is a two line "Medicare Decision Tree" showing (on the left side) Part A with hospital icon "Helps with Hospital costs", Part B with doctor icon "Helps with approved doctor visits and outpatient surgeries" + Part D with Rx icon + "Medicare Supplement" "Optional add-ons". And (on the right side) Part C "Medicare Advantage Plans" with hospital icon and doctor	<b>HE:</b> Medicare Supplement Plans are NOT "a letter thing" but can be purchased on top of Medicare to fill some of the costs not covered by Medicare Parts A and B.  Part C is another name for Medicare Advantage plans. These plans are purchased from private companies and offer the benefits of Part A and B, along with additional coverage, and may include deductibles and co-pays of their own.	

[Script]

	<p>icon + Part D with Rx icon.</p> <p><b>CUT TO:</b> Close-up shot of hostess</p>	<p><b>SHE:</b> And these two choices have distinct differences. For instance, the UnitedHealthcare Insurance plan we've already mentioned is a Medicare Supplement plan.</p>	
93.	<p><b>CUT TO:</b> Full-screen shot of monitor. <b>SUPER:</b> Burt, Ft. Lauderdale, FL</p>	<p><b>Burt:</b> People don't comprehend fully what the limitations of Medicare are ...</p>	
94.	<p><b>CUT TO:</b> Full-screen shot of monitor <b>SUPER:</b> Michael &amp; Susan, Phoenix, AZ</p>	<p><b>Susan:</b> Medicare is not adequate to cover all medical costs, especially for people who are just on social security.</p>	
95.	<p><b>CUT TO:</b> Close-up shot of hostess</p>	<p><b>SHE:</b> Medicare Supplement plans don't cover everything but they can help cover most, or all, of your out-of-pocket expenses.</p>	
96.	<p><b>CUT TO:</b> Full-screen shot of monitor. <b>SUPER:</b> Lillian, San Diego, CA</p> <p>Host speaks from off camera</p>	<p><b>Lillian:</b> Coverage between Medicare and the statement that you get for services rendered.</p> <p><b>HE (o.c.):</b> Great Answer Lillian.</p>	
97.	<p><b>CUT TO:</b> Close-up shot of hostess.</p>	<p><b>SHE:</b> As you may recall from earlier in our show, Medicare Supplement Plans cover some of the out-of-pocket expenses if you have Part A and Part B only... such as coverage for deductibles and up to 20% co-pays for approved doctor's services.</p>	
98.	<p><b>CUT TO:</b> Full-screen shot of monitor <b>SUPER:</b> Judy and Wayne, Phoenix, AZ</p>	<p><b>Judy:</b> It was not price, it was what the insurance policy encompassed, and I looked at my ability to go to whatever doctor I wanted.</p>	
99.	<p><b>CUT TO:</b> Wide shot of whole set. Host walks to hostess and joins her.</p>	<p><b>HE:</b> Generally speaking Medicare Supplement Plans offer you the assurance of monthly premiums and, depending on which plan you choose, some may cover the co-pays or co-insurance for every time you go to the doctor.</p>	
100	<p><b>CUT TO:</b> Medium-close shot of host and hostess together on sofa now.</p>	<p><b>SHE:</b> Because most Medicare Advantage plans charge co-pays for each doctor visit, these fees can really start to add up if you visit</p>	

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		the doctor often. This is something that concerns my mom...	
101	Host and hostess get up and walk back to the TV monitor as they speak.  Selma appears on monitor.	<b>HE:</b> Depending on the Medicare Supplement plan chosen, this could significantly reduce your out-of-pocket costs from Medicare Part A and B.  <b>SHE:</b> How do you feel about your plan?	
102	<b>CUT TO:</b> Full-screen shot of monitor. <b>SUPER:</b> Selma, Phoenix, AZ	<b>Selma:</b> Every year they change the formula. This year, I have no payment to see a physician, my primary care physician. But if I were to see a specialist, I believe it's 30 dollars, my co-pay.	
103	<b>CUT TO:</b> Close-up of host and hostess.	<b>SHE:</b> Depending on the Medicare supplement plan chosen, you may be able to get help with some of the co-pays and co-insurance not paid by Medicare...	
	<b>CUT TO: final MINI Call To Action BELOW</b>		
104	<b>ANIMATION:</b> Booklet refolds itself closed.  <b>CUT TO:</b> Close-up of full inquiry kit.  <b>LEGAL:</b> The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.  AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.  <b>LEGAL:</b> Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents).	<b>ANNCR (V.O.):</b> Call now to find out more about AARP Medicare Supplement Insurance Plans. You will get a personalized rate quote and a complete information kit with the materials you need to help you make a smart, informed decision.  If you're turning 65 or older, or Medicare-eligible, get this FREE information kit and Medicare guidebook. It will help you navigate today's complex health care environment.  As an AARP member you would be part of a group plan which means you will get group rates that are competitive. This means you'll join 2.8 million AARP Medicare Supplement insurance plan holders who have turned to UnitedHealthcare for their insurance needs.  You need to be an AARP member to enroll, but you don't need to be a member to get this	

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Policy Form No. GRP 79171 GPS-1 (G-36000-4)

**LEGAL:** Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. All plans may not be available in your state / area.

**SUPER:** 2.8 Million people have UnitedHealthcare Medicare Supplement insurance

**LEGAL:** Based on 2008 UnitedHealthcare enrollment data  
<<https://www.aarphealthcare.com/statistics>>

**LEGAL:** AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

**SUPER:** You must be an AARP member to enroll

**SUPER:**

You don't have to be an AARP member to:

**Get the free kit**

**Compare rates**

But, you must be an AARP member to enroll.

**LEGAL:** Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations. In some states, plans may be available to persons eligible for Medicare by reason of disability.

This is a group Medicare Supplement Plan and you must be an AARP member to purchase this product.

**SUPER:**

Call Now 1-800-XXX-XXXX

TTY: XXX

free information kit or compare rates. So, call now!

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105	<p><b>CUT TO:</b> Medium shot of host and hostess next to monitor.</p> <p><b>GRAPHICS:</b> Full-screen display of the <b>UHC /AARP Lock-up Logo</b>.</p>	<p><b>SHE:</b> Picking up where we left off... Another difference is Medicare Advantage plans usually restrict you to a service area or network. But, with a Medicare Supplement plan you aren't limited to a network. You can choose any physician you like who accepts Medicare patients and you do not need referrals for specialists.</p>	
106	<p><b>CUT TO:</b> Full-screen shot of monitor</p> <p><b>SUPER:</b> Martin, Philadelphia, Pennsylvania</p> <p><b>SUPER:</b> The comments and personal opinions expressed here by the persons interviewed are their own. No compensation was provided to those interviewed</p> <p>Host speaks from off camera.</p>	<p><b>Martin (o.c.):</b> The referrals bother me because sometimes it's a necessity they set you up for an appointment and then you don't know if you need a referral – You do need a referral—last minute you find out you do need it, so you have to go scrambling...</p>	
107	<p><b>CUT TO:</b> Close-up shot of hostess.</p>	<p><b>SHE:</b> With a Medicare Advantage plan, typically you are locked into a service area and limited to the physicians in your network much like you find in the typical HMO. So, when my parents visit they wouldn't be covered if they needed a specialist for a non-emergency service.</p>	
108	<p><b>CUT TO:</b> Medium shot of hosts flanking TV.</p>	<p><b>HE:</b> Can anyone describe an HMO?</p>	
109	<p><b>CUT TO:</b> Full-screen shot of monitor.</p> <p><b>SUPER:</b> Alison, San Diego, CA</p>	<p><b>Alison:</b> An HMO is a Health Maintenance Organization where you have one physician who directs the care and you have contracts with certain hospitals and certain groups of physicians that you have to work within, you can't go off and choose.</p>	
110	<p><b>CUT TO:</b> Medium shot of hosts flanking TV.</p>	<p><b>SHE:</b> One type of Medicare Advantage plan is basically an HMO. You are generally limited to a service area and must select your doctors from within their network.</p>	
111	<p><b>CUT TO:</b> Full-screen shot of monitor</p> <p><b>SUPER:</b> Ira and Adrian, Phoenix, AZ</p>	<p><b>Adrian:</b> It's important to me to be able to choose the doctors that I want</p>	



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112	<b>CUT TO:</b> Full-screen shot of monitor <b>SUPER:</b> Julie, Phoenix, AZ	<b>Julie:</b> I like my independence. I like to investigate my own doctors and decide who I feel would give me the best care.	
113	<b>CUT TO:</b> Medium-close shot of host and hostess together.	<b>SHE:</b> I want to clarify another important point: BOTH Medicare Advantage and Medicare Supplement plans cover you <u>in the event of an emergency</u> , but if you spend a lot of time traveling, or have a second home, you may not be covered for routine care with Medicare Advantage plans because of their network restrictions.	
114	<b>CUT TO:</b> Full-screen shot of monitor. <b>SUPER:</b> Joseph & Carole, Phoenix, AZ	<b>Carole:</b> ... you know, you have to take some responsibility for yourself. You can't expect, you know, the HMO's to take care of you totally.	
115	<b>CUT TO:</b> Montage of B-roll shots of senior couple enjoying car camping in an RV park.	<b>HE (V.O.):</b> True. But as you can imagine, that "responsibility" may be restricting your vacations if you require frequent doctor visits. And when you are retired, travel is one of the things you don't want to restrict. Knowing my Medicare Supplement Plan Benefits will travel with me nationwide will certainly be important when I retire.  <b>SHE:</b> To my parents, too. They are snowbirds. With a Medicare Supplement Plan they will be covered coast-to-coast if they get sick while traveling.	
116	<b>CUT TO:</b> Full-screen shot of monitor. <b>SUPER:</b> Joseph & Carole, Phoenix, AZ	<b>Carole:</b> We don't get sick. We're down here where we relax and do healthful things and stay well. And then we go home in the summer and get sick.	
117	<b>CUT TO:</b> Medium-close shot of host and hostess together.  <b>SUPER:</b> This program is a paid advertisement brought to you by UnitedHealthcare Insurance Company.	<b>HE:</b> [Laughs] Waiting until you get home to get sick is not exactly an option for the average person. [laughs again] Many of us want coverage that travels with us wherever we go, nationwide.  <b>SHE:</b> And speaking of going, it is time for us to sign off Bob, thanks for joining us.	

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		<b>HE:</b> And we hope you have found this program has helped you better understand Medicare and your health insurance options.	
	<b>CUT TO 2:00 MINUTE Call To Action (final)</b>		
<b>118</b>	<p><b>GRAPHIC INTRO:</b> Someone reviewing bills and information kit. Mounting paperwork.</p> <p><b>SUPER:</b> <i>“Health care spending continues to rise at the fastest rate in our history.”</i></p> <p>– The National Coalition on Health Care “Health Insurance Costs: Facts on the Cost of Health Insurance and Health Care” 2008 &lt;<a href="http://www.nchc.org/facts/cost.shtml">http://www.nchc.org/facts/cost.shtml</a>&gt; (June 26, 2008)</p> <p><b>LEGAL</b> The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.</p> <p>AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.</p> <p><b>SUPER:</b> Call Now 1-800-XXX-XXXX TTY: XXX</p>	<p><b>ANNCR (V.O.):</b> Medicare is a great program that serves tens of millions of Americans. But it doesn’t cover everything. And, the cost of health care has continued to rise in recent years. These things make Medicare Supplement Insurance more important than ever.</p>	
	<p><b>CUT TO:</b> Close-up of “Medicare at a glance” booklet.</p> <p><b>LEGAL:</b> Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4).</p>	<p>Finding the right coverage can be very challenging.</p> <p>Why not call for your free information kit and Medicare guide... And find out about the range of AARP Medicare Supplement Plans available to you from UnitedHealthcare Insurance Company.</p>	

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	<b>SUPER:</b> Call Now 1-800-XXX-XXXX TTY: XXX	Call today to find the right plan for your individual needs.	
	<b>SUPER:</b> <ul style="list-style-type: none"><li>• <b>Keep Or Choose Your Doctor</b></li><li>• <b>No Referrals Required</b></li><li>• <b>Get Competitive Rates</b></li></ul>	Is it important to you to choose your own doctor? Does the phrase “no referrals needed” sound good to you? Are you looking for competitive rates?	
	<b>CUT TO:</b> B-roll montage retirees enjoying life  <b>SUPER:</b> <i>2.8 million people have UnitedHealthcare Medicare Supplement Insurance</i> – Based on 2008 UnitedHealthcare enrollment data < <a href="https://www.aarphealthcare.com/statistics">https://www.aarphealthcare.com/statistics</a> >  <b>LEGAL: Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.</b> All plans may not be available in your state / area.  <b>Medicare supplement insurance could save you up to thousands in out-of-pocket costs</b> – Medicare Payment Advisory Commission (MedPAC). <i>A Data Book: Healthcare spending and the Medicare Program</i> , June 2008. < <a href="http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf">http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf</a> > (15 Jan, 2009) p. 63,65.  <b>LEGAL:</b> AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.	Learn why these Medicare Supplement Plans are the choice of millions of people who know and trust the AARP Medicare Supplement plans for their health care needs. AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company help to cover some of the medical expenses not paid by Medicare alone. This could save you up to thousands of dollars in out-of-pocket expenses.  And a Medicare Supplement Plan can even work hand-in-hand with any stand-alone Part D prescription drug plan.	
	<b>SUPER:</b> <ul style="list-style-type: none"><li>• <b>Nationwide Coverage</b></li><li>• <b>Apply Year Round</b></li><li>• <b>Virtually No Claim Forms</b></li></ul>	Are you looking for benefits that travel with you – nationwide? Do you want a plan that doesn’t lock you in and lets you apply anytime, year-round?	

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	<b>SUPER:</b> Call Now 1-800-XXX-XXXX TTY: XXX	Prefer to do away with virtually all claim forms?	
	<b>CUT TO:</b> Customer Service Rep taking calls	Call now to find out about AARP Medicare Supplement Insurance plans.	
	<b>CUT TO:</b> B-roll montage of retirees enjoying life  <b>SUPER:</b> Call Now 1-800-XXX-XXXX TTY: XXX	If you're turning 65 or older, or Medicare-eligible, get this FREE information kit and Medicare guidebook. It will help you navigate today's complex health insurance environment.	
	<b>CUT TO:</b> Close-up of "Medicare at a glance" booklet.  <b>SUPER: You must be an AARP member to enroll</b>  <b>SUPER: CALL NOW!</b> <b>You don't have to be an AARP member to:</b> <b>Get the FREE kit</b> <b>Compare Rates</b>  <b>LEGAL:</b> Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations. In some states, plans may be available to persons eligible for Medicare by reason of disability.  This is a group Medicare Supplement Plan and you must be an AARP member to purchase this product.  <b>SUPER:</b> Call Now 1-800-XXX-XXXX TTY: XXX	And then feel great about making your own smart, informed decision. You need to be an AARP member to enroll, but you don't need to be a member to get this free information kit or compare rates. So, call now!	
<b>119</b>	Full-screen shot of testimonial. <b>SUPER:</b> Tommy, Portland, OR <b>SUPER:</b> The comments and personal opinions expressed here by the persons interviewed are their own. No compensation was provided to those interviewed	<b>Tommy:</b> ...I personally think that health is the most important thing that a person can have, regardless of what else, and if you are going to talk about your health, my health, cost is not all that important.	

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120	<b>CUT TO:</b> Graphics  <b>UHC /AARP Lock-up Logo</b> fills the entire screen  TV259	<b>Tommy (V.O.):</b> Truthfully, I'm pleased to be here and tell anybody who wants to know how good UnitedHealthcare and AARP are.	
	<b>SUPER:</b> The preceding was a paid advertisement brought to you by UnitedHealthcare Insurance Company.	V.O. The preceding was a paid advertisement brought to you by UnitedHealthcare Insurance Company.	